## **Banking and Finance**

## Vocabulary

Adjuster	Liability Coverage
Agent	Life Insurance
AMEX (American Stock Exchange)	Limited Liability
Auto Loans	Load
Bank Manager	Loans
Bank Loan Officer	Management Fees
Bank Teller	Margin
Bear Market	Market Maker
Beneficiary	Municipal Bond
Bonds:	Mutual Funds
Convertible	NASD (National Association of Securities Dealers)
Corporate	NASDAQ (National Association of Securities
Municipal	Dealers Automated Quotation system)
Savings	NCUA (National Credit Union Association)
Treasury	NAV (Net Asset Value)
Bull Market	No Fault Insursance
Cash Value	Non-taxable Income
Co-signer	NYSE (New York Stock Exchange)
Collision Communication	OTC (Over the Counter Market)
Collision Coverage	Payment
Common Stock	Penny Stocks
Compound Interest	Preferred Stock
Comprehensive Coverage	Premium  Proposition Propositi
Convertible Bond	PE Ratio (Price Earnings Ratio)
Corporation	Prime Rate
Credit	Principal
Credit Rating	Property Casualty Insurance
Credit Union	Prospectus
Debt:Income Ratio	Requirements for a loan
Deductible	Riders/Endorsements
Discount Broker	Risk/Return
Dividends	Savings Bond
DJIA (Dow Jones Industrial Average)	SEC (Securities and Exchange Commission
Discount Rate	Short Selling
Dollar Cost Averaging	Specialist
Dow Jones Industrial Average	Spread
Family of Funds	S&P 500 (Standard & Poors 500)
FDIC (Federal Deposit Insurance Corporation)	State Insurance Commission
Federal Reserve	Stock Split
Financial Institution	Stock Options
Financial Planner	Tax Free
Front Load	Tax Deferred
FSLIC	Tax Deductible
Full Service Broker	Tax Exempt
Grace Period	Term
Group Health Insurance	Term Life
Homeowners Insurance	Ticker Tape
Individual Health Insurance	Time Value of Money
Inflation	Treasury Bill
Initial Public Offering (IPO)	Universal Life
Insider Trading	Voluntary Compliance
Insurance	Whole Life Insurance
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Liability Limits - 100/250/100

Interest Rate